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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Jacqueline S Fennell
 Debtor

Case No. 17-23363-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db #+Jacqueline S Fennell, 426 North Avenue, Kittanning, PA 16201-1117
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14679579 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413
 14679582 +Discover Bank, 502 E Market St, Greenwood, DE 19950-9700
 14679583 +FORD CITY BOROUGH, 1000 4TH AVENUE, Ford City, PA 16226-1214
 14679584 +Hyundai Capital Americ, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
 14679585 +Jh Portfolio Debt Equi, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
 14679586 +Peoples Gas, P O BOX 644760, Pittsburgh, PA 15264-4760
 14679593 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJRWALSH.COM Nov 30 2017 01:03:00 James R. Walsh,

smg Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545
 E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 30 2017 00:59:12 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14679577 +EDI: GMACFS.COM Nov 30 2017 01:03:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 14679578 EDI: BANKAMER.COM Nov 30 2017 01:03:00 Bankamerica, Po Box 982238, El Paso, TX 79998
 14679580 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 30 2017 00:59:35
 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873
 14679581 +EDI: CHASE.COM Nov 30 2017 01:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14680118 +EDI: PRA.COM Nov 30 2017 01:03:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14679587 +EDI: SEARS.COM Nov 30 2017 01:03:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 14679588 +E-mail/Text: jennifer.chacon@spservicing.com Nov 30 2017 00:59:49 Select Portfolio Svcin,
 Po Box 65250, Salt Lake City, UT 84165-0250
 14679589 +EDI: RMSC.COM Nov 30 2017 01:03:00 SynCB/amazon, Po Box 965015, Orlando, FL 32896-5015
 14679590 +EDI: RMSC.COM Nov 30 2017 01:03:00 SynCB/dks, Po Box 965005, Orlando, FL 32896-5005
 14679591 +EDI: RMSC.COM Nov 30 2017 01:03:00 SynCB/jcp, Po Box 965007, Orlando, FL 32896-5007
 14679592 +EDI: RMSC.COM Nov 30 2017 01:03:00 SynCB/walmart Dc, Po Box 965024,
 Orlando, FL 32896-5024
 14679594 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 30 2017 00:59:25 WEST PENN POWER,
 P O BOX 3687, Akron, OH 44309-3687
 14679595 +E-mail/Text: WFB.Bankruptcy@cabelas.com Nov 30 2017 00:59:48 Worlds Foremost Bank,
 4800 Nw 1st Street, Lincoln, NE 68521-4463

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Nov 29, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
James R. Walsh jwalsh@spencecuster.com,
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;skosis@spencecuster.com
;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com;gbivens@spencecuster.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Richard L Ames on behalf of Debtor Jacqueline S Fennell rames@gmail.com,
r65159@notify.bestcase.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5